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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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09/267,840

03/12/1999

SCOTT EVANS

268-001

7636

27776

7590

07/14/2009

WARD & OLIVO

SUITE 300

382 SPRINGFIELD AVENUE

SUMMIT, NJ 07901

EXAMINER

DANNEMAN, PAUL

ART UNIT

PAPER NUMBER

3627

MAIL DATE

DELIVERY MODE

07/14/2009

PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary	Application No. 09/267,840	Applicant(s) EVANS, SCOTT	
	Examiner PAUL DANNEMAN	Art Unit 3627	

All participants (applicant, applicant's representative, PTO personnel):

(1) PAUL DANNEMAN. (3) ____.

(2) ROBERT GRAHAM, Reg. # 58,042. (4) ____.

Date of Interview: 06 July 2009.

Type: a) ☒ Telephonic b) ☐ Video Conference
c) ☐ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.
If Yes, brief description: ____.

Claim(s) discussed: 41-43, 45-54 and 56-64.

Identification of prior art discussed: Bernstein, US 6,298,335.

Agreement with respect to the claims f) ☐ was reached. g) ☒ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Mr. Graham explained the invention as being one of negotiating the payment of debt by grouping debtors based on the amount owed, the common creditor and other factors. The intent of the invention is to negotiate better terms, reduce the size of the debt, etc. for a group of debtors.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

/Paul Danneman/ Examiner, Art Unit 3627	/F. Ryan Zeender/ Supervisory Patent Examiner, Art Unit 3627
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